UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/697,849	10/30/2003	Andrew Doddington	14846-30	9764

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EXAMINER
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ART UNIT	PAPER NUMBER
3696	

MAIL DATE	DELIVERY MODE
04/02/2008	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

		Application No.	Applicant(s)
Office Action Summary		10/697,849	DODDINGTON, ANDREW
		Examiner	Art Unit	
		OJO O. OYEBISI	3696	

-- *The MAILING DATE of this communication appears on the cover sheet with the correspondence address* --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) ☒ Responsive to communication(s) filed on <u>03 January 2008</u>.

2a) ☒ This action is **FINAL**.   2b) ☐ This action is non-final.

3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) ☒ Claim(s) <u>1-4,6-17,19 and 20</u> is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) ☐ Claim(s) _____ is/are allowed.

6) ☒ Claim(s) <u>1-4,6-17,19 and 20</u> is/are rejected.

7) ☐ Claim(s) _____ is/are objected to.

8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) ☐ The specification is objected to by the Examiner.

10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a) ☐ All   b) ☐ Some * c) ☐ None of:

      1. ☐ Certified copies of the priority documents have been received.

      2. ☐ Certified copies of the priority documents have been received in Application No. _____.

      3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☒ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date <u>01/14/08</u>.

4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____

5) ☐ Notice of Informal Patent Application

6) ☐ Other: _____

DETAILED ACTION

In the amendment filed on 01/03/08, the following have occurred: claims 1, 8, 14 and 20

have been amended, claims 5 and 18 have been cancelled, and claims 1-4, 6-17, 19

and 20 are pending.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set
forth in section 102 of this title, if the differences between the subject matter sought to be patented and
the prior art are such that the subject matter as a whole would have been obvious at the time the
invention was made to a person having ordinary skill in the art to which said subject matter pertains.
Patentability shall not be negatived by the manner in which the invention was made.

The factual inquiries set forth in *Graham* **v.** *John Deere Co.*, 383 U.S. 1, 148

USPQ 459 (1966), that are applied for establishing a background for determining

obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating
   obviousness or nonobviousness.

Claims 1-4, 6-17, 19 and 20 are rejected under 35 U.S.C. 103(a) as being

unpatentable over Sandhu et al (US PAT: 6347307) in view of Reed (US Pat:

6,757,710).

Re claim 1. Sandhu discloses a method for modeling a financial product, comprising

the steps of: displaying a palette of objects for constructing a financial product (see

fig.17 element 1250, see fig.18 element 1350, see col.48 lines 50-67); displaying at

least one window for graphically representing the financial product (i.e., typically

financial objects will be stored on the user's internal system as Java objects, which are in the form of object graphs. Such object graphs consist of inter-linked nodes representing the elements and the attributes of the financial object, see col.48 lines 56-62); and selecting objects from the palette to construct the financial product (i.e., In some embodiments of this invention, XML object mappings 1410 may be customized by the user, in order to correspond to the form and structure of the user's proprietary financial objects, see col.48 lines 65-66, also see col.49 lines 23-60). Sandhu does not explicitly disclose wherein selecting the objects from the palette includes dragging the objects from the palette to the window. However, Reed discloses selecting the objects from the palette includes dragging the objects from the palette to the window (i.e.,The resulting icon 1542 would then be ready for use. The user could then add other communications object system users to this discussion, such as Mary 5146 and Trent 5147, by dragging by dragging their icons from the user palette 5131 and dropping them on top of the discussion group icon 5126, see col.143 lines 50-56). Thus it would have obvious to one of ordinary skill in the art to combine the teachings of Sandhu and Reed to allow a pointing device to be used to select one or more screen objects for action by a program command

Re claims 2, 3-4, 6. Sandhu further discloses the method, wherein the graphical representation of the financial model is in the form of a tree structure (see fig.16, see fig.3-6, see col.49 lines 20-60)

 Re claims 7, 8-9. Sandhu further discloses the method, further including displaying the attributes of an entity (see col.48 lines 57-60, also see col.49 lines 20-33).

Re claims 10, 11-13. Sandhu further discloses the method, further including providing a

Factory entity (see col.49 lines 26-33).

Re claim 14. Sandhu further discloses a computer system for modeling a financial

product, comprising: a display device for displaying a palette of objects for constructing

a financial product (see fig.17 element 1250, see fig.18 element 1350, see col.48 lines

50-67) and a window for graphically representing the financial model (i.e., typically

financial objects will be stored on the user's internal system as Java objects, which are

in the form of object graphs. Such object graphs consist of inter-linked nodes

representing the elements and the attributes of the financial object, see col.48 lines 56-

62); an input device for selecting objects from the palette; and a processor configured to

construct the financial model using the selected objects (i.e., In some embodiments of

this invention, XML object mappings 1410 may be customized by the user, in order to

correspond to the form and structure of the user's proprietary financial objects, see

col.48 lines 65-66, also see col.49 lines 23-60) . Sandhu does not explicitly disclose

wherein selecting the objects from the palette includes dragging the objects from the

palette to the window. However, Reed discloses selecting the objects from the palette

includes dragging the objects from the palette to the window (i.e.,The resulting icon

1542 would then be ready for use. The user could then add other communications

object system users to this discussion, such as Mary 5146 and Trent 5147, by dragging

by dragging their icons from the user palette 5131 and dropping them on top of the

discussion group icon 5126, see col.143 lines 50-56). Thus it would have obvious to one

of ordinary skill in the art to combine the teachings of Sandhu and Reed

to allow a pointing device to be used to select one or more screen objects for action by
a program command.

Re claims 15, 16-17. Sandhu further discloses the system, wherein the graphical
representation of the financial model is in the form of a tree structure (see fig.16, see
fig.3-6, see col.49 lines 20-60)

Re claim 19. Sandhu further discloses the system, wherein the tree structure includes a
hierarchy of entities, each of the entities having at least one attribute name and a
corresponding attribute value(see col.48 lines 57-60, also see col.49 lines 20-33).

Re claim 20. Sandhu further discloses a program storage device readable by a
machine, tangibly embodying a program of instructions executable on the machine to
perform method steps for modeling a financial product, the method steps comprising:
displaying a palette of objects for constructing a financial product product (see fig.17
element 1250, see fig.18 element 1350, see col.48 lines 50-67); displaying at least one
window for graphically representing the financial product (i.e., typically financial objects
will be stored on the user's internal system as Java objects, which are in the form of
object graphs. Such object graphs consist of inter-linked nodes representing the
elements and the attributes of the financial object, see col.48 lines 56-62); and selecting
objects from the palette to construct the financial product (i.e., In some embodiments of
this invention, XML object mappings 1410 may be customized by the user, in order to
correspond to the form and structure of the user's proprietary financial objects, see
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discussion group icon 5126, see col.143 lines 50-56). Thus it would have obvious to one

of ordinary skill in the art to combine the teachings of Sandhu and Reed

to allow a pointing device to be used to select one or more screen objects for action by

a program command

Response to Arguments

Applicant's arguments with respect to claim 1-4, 6-17, 19 and 20 have been

considered but are moot in view of the new ground(s) of rejection.

Conclusion

Applicant's amendment necessitated the new ground(s) of rejection presented in

this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP

§ 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37

CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE

MONTHS from the mailing date of this action. In the event a first reply is filed within

TWO MONTHS of the mailing date of this final action and the advisory action is not

mailed until after the end of the THREE-MONTH shortened statutory period, then the

shortened statutory period will expire on the date the advisory action is mailed, and any

extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to OJO O. OYEBISI whose telephone number is (571)272-8298. The examiner can normally be reached on 8:30A.M-5:30P.M.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Thomas Dixon can be reached on (571)272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Ella Colbert/
Primary Examiner, Art Unit 3696

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